# Resources for Workers Affected by the Shutdown

#### **Guidance for Federal Employees and Retirees**



The Office of Personnel Management provides detailed information and guidance on and answers to frequently asked questions on issues ranging from pay, benefits, retirement and related issues. This guidance may be found at: www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance.

#### **Unemployment Insurance**

Federal employees and contractors that have been furloughed because of the federal shutdown may file an unemployment claim. The location of your duty station determines where the claim is filed. Please note, if you receive retroactive pay you will be required to repay all UI benefits received when the retroactive pay is awarded. Eligibility determinations and final decisions are made by each unemployment insurance agency.

For more information on filing for unemployment claim:



Workers with duty station in Maryland

Maryland Department of Labor, Licensing and Regulation Page for furloughed Federal employees and contractors www.dllr.state.md.us/employment/uifedshutdownlead.shtml - Phone: (410) 853-1700

Workers with

<u>District of Columbia Department of Employment Services</u> Information for Furloughed Employees and General Information -

duty station in the District of Columbia

does.dc.gov/page/unemployment-compensation - Phone: (202) 724-7000



Workers with duty station in Virginia

<u>Virginia Employment Commission</u>

Page for Furloughed Federal Employees - <a href="https://www.vec.virginia.gov/node/9998">www.vec.virginia.gov/node/9998</a> General Information - www.vec.virginia.gov/unemployed - Phone: (866) 832-2363

#### Help with Utility Bills



Washington

Offers flexible payment plans for federal employees affected by the shutdown.

Phone: 844-WASHGAS - www.washingtongas.com



Offers budget billing and payment options.

Phone: 202-833-7500

www.pepco.com/MvAccount/CustomerSupport/Pages/MD/ AssistancePrograms(MD).aspx



Offers flexible payment options, such as extended due dates and payment plans.

Phone: (301) 206-4001 - www.wsscwater.com/assistance



Offers payment plans and due date extensions.

Phone: 1-800-685-0123

www.bge.com/MvAccount/CustomerSupport/Pages/Assista ncePrograms.aspx



For help paying your energy bills, contact the Maryland Department of Human Services Office of Home Energy Programs. Phone: 1-800-332-6347 - dhr.maryland.gov/office-of-home-energy-programs

## **Tips on Managing Rent**

OPM has tips on how to contact your landlord or mortgage company and has created sample letters you may use when attempting to work out a payment plan or other concession. You may find this document at

www.opm.gov/policy-data-oversight/pay-leave/furlough-guidance

The National Apartment Association has issued guidance to its building owners to work with affected employee tenants. Potential solutions include waiving late fees and short-term partial payments. Contact your landlord as soon as possible to establish an agreement. Be sure to get any agreement in writing.

# **Resources for Workers Affected by the Shutdown**

## Working With Your Bank, Credit Union or Mortgage Company

Many banks, credit unions and mortgage companies are offering services to assist customers and members facing financial difficulty due to the shutdown. These services can include reversing fees, offering low-interest loans and due date extensions. Please contact your financial institution for specifics.

The Federal Housing Administration has called on lenders to be sensitive to the financial hardships experienced by borrowers because of the shutdown. This includes offering forbearance agreements (agreeing to delay foreclosure), waiving late fees and other options.

| Banks  |   |  |
|--|---|--|
| This is a partial list of financial institutions offering services for its affected customers. |   |  |
| Chase Bank   | Hotline for furloughed employees - 1-888-356-0023   |  |
| Capital One  | Assistance available via customer service - 1-877-383-4802  |  |
| Bank of America  | Client Assistance Program - (844) 219-0690  |  |
| Wells Fargo  | Government Shutdown Assistance - 1-800-TO-WELLS <a href="https://www.wellsfargo.com/help/government-shutdown">www.wellsfargo.com/help/government-shutdown</a> |  |

| Credit Unions   |  |  |  |
|---|--|--|--|
| This is a partial list of credit unions offering services for its affected customers. |  |  |  |
| SECU  | www.secumd.org/more/Government-Furlough.aspx or contact your local branch  |  |  |
| Navy Federal Credit Union   | Government Shutdown Assistance - 1-888-842-6328<br>https://www.navyfederal.org/about/government-shutdown.php   |  |  |
| Tower Federal Credit Union  | Contact the Member Service Center at 301-497-7000 or visit a branch  |  |  |
| NASA Federal Credit Union   | Call 1-888-NASA-FCU (627-2328) or visit Shutdown Assistance Page <a href="https://www.nasafcu.com/government-shutdown/">www.nasafcu.com/government-shutdown/</a> |  |  |
| FedChoice Federal Credit<br>Union   | Financial Advisory Center - 301.699.6151 <a href="http://www.fedchoice.org/my-life/furlough-center">http://www.fedchoice.org/my-life/furlough-center</a>         |  |  |

| Other Bills  |   |  |
|--|---|--|
| The following partial list of companies are offering assistance. |   |  |
| Verizon Wireless   | Call Verizon Financial Services at 1-866-266-1445 or use the MyVerizon App      |  |
| ATT Wireless & DirectTV  | Shutdown Information at about.att.com/newsroom/2019/payment_plans_shutdown.html |  |
| Sprint   | Call customer care 888-211-4727   |  |
| T-Mobile   | Call 611 from a T-Mobile device or 1-877-746-0909 from any phone                |  |

| Additional Assistance Options |  |  |
|-------------------------------|--|--|
|                               | There are many other resources to assist affected employees.   |  |
| Dial "211"<br>(Statewide)     | 211 is a hotline for health and human services information. The service can connect you to housing, food, employment and other services  |  |
| Prince George's County        | Prince George's County has established a page with shutdown resources <a href="https://www.princegeorgescountymd.gov/3053/Federal-Government-Shutdown-Assistance">https://www.princegeorgescountymd.gov/3053/Federal-Government-Shutdown-Assistance</a> In addition, Prince George's County Public Schools has established a fund to pay for meals for students living in affected households. Visit <a href="https://www.pgcps.org">www.pgcps.org</a> for details |  |
| Anne Arundel County           | The Anne Arundel County Community Action Agency connects residents to energy assistance, youth services, and other resources. <a href="https://aaccaa.org">https://aaccaa.org</a> - Phone: 410.626.1900  |  |